Certificate Number: 14912-PAW-DE-033441025

Bankruptcy Case Number: 19-23158



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>September 20, 2019</u>, at <u>2:34</u> o'clock <u>PM EDT</u>, <u>Krystal Roberts</u> completed a course on personal financial management given <u>by internet</u> by <u>001 Debtoredu LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: September 20, 2019 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor